

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 03292.101090.5	APPLICATION NO. 10/710,611
	APPLICANT LEE J PEART ET AL.	
	FILING DATE July 23, 2004	GROUP 2131

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
/L.C./	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26067, 05/23/2007
/L.C./	2	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	3	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages, no Date
/L.C./	4	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages
/L.C./	5	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages
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/L.C./	7	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
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/L.C./	10	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm , 01/2001
/L.C./	11	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432 , 02/02/2004, 2 pages
/L.C./	10	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
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	14	Pay By Touch - Company, http://www.paybytouch.com/company.html No Date
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/L.C./	16	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages
/L.C./	17	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html , 02/26/2004, 2 pages
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/L.C./	19	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
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/L.C./	21	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html , Copyright 2001, (Last Visited 10/09/2002)
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